

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (Currently amended) A method ~~for making a payment to a payee on behalf of a payor,~~  
comprising:

receiving a payment request ~~for a payment service provider~~ to pay a payee on behalf of a  
payor, wherein the payment request is associated with a payor account;

determining a plurality of debit options, wherein each debit option of the plurality of debit  
options is applicable for debiting the payor account;

automatically selecting one of the plurality of debit options based, at least in part, on at  
least one processing factor, wherein the at least one processing factor is at least one of a risk  
factor, a speed factor, and a cost factor;

determining a credit option associated with the one of the plurality of debit options; and  
executing the payment request using the one of the plurality of debit options and the  
credit option

~~identifying those of a plurality of options available to electronically debit a payment  
account associated with the payor in making the payment;~~

~~selecting one of the identified available electronic debiting options; and~~

~~effecting payment in accordance with the one selected electronic debiting option.~~

2. (Currently amended) The method of claim 1, wherein the plurality of debit ~~electronic~~  
~~debiting~~ options include i) electronically debiting the payor ~~payment~~ account responsive to

determining that funds in at least an amount of the payment request are available in the payor ~~payment~~ account, ii) electronically debiting the payor ~~payment~~ account responsive to determining that an entity is available from which to collect funds if funds cannot be collected from the payor in association with effecting the payment, iii) electronically debiting the payor ~~payment~~ account responsive to selecting an account to receive an electronic credit associated with the electronic debit, the selected account associated with a ~~the~~ payment service provider, iv) electronically debiting the payor ~~payment~~ account responsive to determining that a risk of financial loss to the payment service provider associated with effecting the payment on behalf of the payor is an acceptable risk, the determination based upon information associated with at least one of an amount of the payment and one or more prior payments effected on behalf of the payor, and v) electronically debiting the payor ~~payment~~ account responsive to determining that an electronic credit can be initiated by the payment service provider to reverse the electronic debit if funds cannot be collected from the payor in association with the effected payment.

3. (Currently amended) The method of claim 1, wherein each of the debit ~~identified~~ ~~electronic debiting~~ options is ~~identified~~ determined based, at least in part, upon at least one of i) the identity of the payee, ii) the identity of the payor, iii) the identity of a financial institution at which the payor ~~payment~~ account is maintained, iv) the identity of a consumer service provider with which the payor is associated, and v) a type of payment service offered by ~~the~~ a payment service provider utilized by the payor.

4. (Currently amended) The method of claim 1, wherein executing the payment request using the one of the second plurality of debit options and the credit option effecting payment in accordance with each of the electronic debiting options includes issuing an electronic funds transfer file via the ACH network.

5. (Canceled)

6. (Canceled)

7. (Currently amended) The method of claim 1, wherein the debit ~~those available electronic debiting~~ options are ~~identified~~ determined based upon the received payment request.

8. (Currently amended) The method of claim 1, wherein each of the plurality of debit ~~electronic debiting~~ options is associated with a priority and two or more of the plurality of debit ~~electronic debiting~~ options are ~~identified~~ determined as being available, and further comprising:  
determining one of the two or more identified debit ~~electronic debiting~~ options having a highest associated priority;  
wherein the ~~determined~~ one of the debit ~~electronic debiting~~ options having the highest associated priority is selected.

9. (Currently amended) The method of claim 1, wherein two or more of the plurality of ~~debit electronic debiting~~ options are ~~identified~~ determined as being available, and further comprising:

determining one of the two or more ~~identified~~ determined ~~debit electronic debiting~~ options associated with a shortest time period to complete payment to the payee on behalf of the payor;

wherein the ~~determined~~ one of the ~~debit electronic debiting~~ options associated with the shortest time period to complete payment to the payee on behalf of the payor is selected.

10. (Currently amended) The method of claim 1, wherein two or more of the plurality of ~~debit electronic debiting~~ options are ~~identified~~ determined as being available, and further comprising:

determining one of the two or more ~~identified~~ debit electronic debiting options associated with a lesser cost to ~~the~~ a payment service provider;

wherein the ~~determined~~ one of the ~~debit electronic debiting~~ options associated with the lesser cost to the payment service provider is selected.

11. (Currently amended) The method of claim 1, wherein two or more of the plurality of ~~debit electronic debiting~~ options are ~~identified~~ determined as being available, and further comprising:

determining one of the two or more ~~identified~~ debit electronic debiting options which provides a highest level of protection against financial loss to ~~the~~ a payment service provider;

wherein the ~~determined~~ one of the debit electronic debiting options which provides the highest level of protection against financial loss to the payment service provider is selected.

12. (Currently amended) A system ~~for making a payment to a payee on behalf of a payor,~~ comprising:

a communication interface configured to receive a payment request ~~for a payment service provider~~ to pay a payee on behalf of a payor, wherein the payment request is associated with a payor account; and

a processor configured to i) determine a plurality of debit options, wherein each debit option of the plurality of debit options is applicable for debiting the payor account, ii) automatically select one of the plurality of debit options based, at least in part, on at least one processing factor, wherein the at least one processing factor is at least one of a risk factor, a speed factor, and a cost factor, iii) determine a credit option associated with the one of the plurality of debit options, and iv) execute the payment request using the one of the plurality of debit options and the credit option

~~identify those of a plurality of options available to electronically debit a payment account associated with the payor in making the payment, ii) select one of the identified available electronic debiting options, and iii) cause payment to be effected in accordance with the one selected electronic debiting option.~~

13. (Currently amended) The system of claim 12, wherein the plurality of debit electronic debiting options include i) electronically debiting the payor payment account responsive to

determining that funds in at least an amount of the payment request are available in the payor ~~payment~~ account, ii) electronically debiting the payor ~~payment~~ account responsive to determining that an entity is available from which to collect funds if funds cannot be collected from the payor in association with effecting the payment, iii) electronically debiting the payor ~~payment~~ account responsive to selecting an account to receive an electronic credit associated with the electronic debit, the selected account associated with a ~~the~~ payment service provider, iv) electronically debiting the payor ~~payment~~ account responsive to determining that a risk of financial loss to the payment service provider associated with effecting the payment on behalf of the payor is an acceptable risk, the determination based upon information associated with at least one of an amount of the payment and one or more prior payments effected on behalf of the payor, and v) electronically debiting the payor ~~payment~~ account responsive to determining that an electronic credit can be initiated by the payment service provider to reverse the electronic debit if funds cannot be collected from the payor in association with the effected payment.

14. (Currently amended) The system of claim 12, wherein ~~the processor is further configured to identify each of the identified electronic debiting~~ debit options is determined based, at least in part, upon at least one of i) the identity of the payee, ii) the identity of the payor, iii) the identity of a financial institution at which the payor ~~payment~~ account is maintained, iv) the identity of a consumer service provider with which the payor is associated, and v) a type of payment service offered by a ~~the~~ payment service provider utilized by the payor.

15. (Currently amended) The system of claim 12, wherein ~~effecting payment in accordance with each of the electronic debiting options~~ the execution of the payment request using the one of the second plurality of debit options and the credit option includes issuing an electronic funds transfer file via the ACH network.

16. (Canceled)

17. (Canceled)

18. (Currently amended) The system of claim 12, wherein the ~~processor is further configured to identify those available electronic debiting~~ debit options are determined based upon the received payment request.

19. (Currently amended) The system of claim 12, wherein:  
each of the plurality of ~~electronic debiting~~ debit options is associated with a priority;  
two or more of the plurality of ~~electronic debiting~~ debit options are determined ~~identified~~  
as being available; and  
the processor is further configured to i) determine one of the two or more ~~identified~~  
~~electronic debiting~~ debit options having a highest associated priority, and ii) select the  
~~determined~~ one of the ~~electronic debiting~~ debit options having a highest associated priority.

20. (Currently amended) The system of claim 12, wherein:

two or more of the plurality of ~~electronic-debiting~~ debit options are ~~identified~~ determined as being available; and

the processor is further configured to i) determine the one of the two or more ~~identified~~ ~~electronic-debiting~~ debit options associated with a shortest time period to complete payment to the payee on behalf of the payor, and ii) select the ~~determined~~ one of the ~~electronic-debiting~~ debit options associated with the shortest time period to complete payment to the payee on behalf of the payor.

21. (Currently amended) The system of claim 12, wherein:

two or more of the plurality of ~~electronic-debiting~~ debit options are ~~identified~~ determined as being available; and

the processor is further configured to i) determine one of the two or more ~~identified~~ ~~electronic-debiting~~ debit options associated with a lesser cost to ~~the~~ a payment service provider, and ii) select the ~~determined~~ one of the ~~electronic-debiting~~ debit options associated with the lesser cost to the payment service provider.

22. (Currently amended) The system of claim 12, wherein:

two or more of the plurality of ~~electronic-debiting~~ debit options are ~~identified~~ determined as being available; and

the processor is further configured to i) determine one of the two or more ~~identified~~ ~~electronic-debiting~~ debit options which provides a highest level of protection against financial loss to ~~the~~ a payment service provider, and ii) select the ~~determined~~ one of the ~~electronic-debiting~~



debit options which provides the highest level of protection against financial loss to the payment service provider.

23. (New) The method of Claim 1, wherein determining a credit option associated with the one of the plurality of debit options includes selecting one credit option from a plurality of a plurality of credit options.

24. (New) The method of Claim 1, wherein automatically selecting one of the plurality of debit options based, at least in part, on at least one processing factor includes selecting one of the plurality of debit options based, at least in part, on the at least one processing factor associated with a stored preference, wherein the stored preference is associated with the payor or a service provider.

25. (New) The system of Claim 12, wherein the determination that a credit option associated with the one of the plurality of debit options includes selecting one credit option from a plurality of a plurality of credit options.

26. (New) The system of Claim 12, wherein the automatically selection one of the plurality of debit options based, at least in part, on at least one processing factor includes selecting one of the plurality of debit options based, at least in part, on the at least one processing factor associated with a stored preference, wherein the stored preference is associated with the payor or a service provider.